

Form ntchrgbk

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 23-16507-SLM  
Chapter: 13  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Christopher M. Clavo  
31 Sindle Avenue  
Little Falls, NJ 07424

Social Security No.:

xxx-xx-7198

Employer's Tax I.D. No.:

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**NOTICE OF HEARING**

PLEASE TAKE NOTICE that a hearing will be held at

Courtroom 3A, Martin Luther King Jr. Federal Building, 50 Walnut Street, Courtroom 3A, Newark, NJ 07102

on 3/26/25 at 10:00 AM

to consider and act upon the following:

**46** – Certification of Default of Standing Trustee. re: Debtors failure to make plan payments Report. Filed by Marie-Ann Greenberg. Objection deadline is 3/12/2025. (Attachments: # 1 30 DAY DEFAULT – PROPOSED ORDER) (Greenberg, Marie-Ann)

**48** – Certification in Opposition to (related document:46 Certification of Default of Standing Trustee. re: Debtors failure to make plan payments Report. Filed by Marie-Ann Greenberg. Objection deadline is 3/12/2025. (Attachments: # 1 30 DAY DEFAULT – PROPOSED ORDER) filed by Trustee Marie-Ann Greenberg) filed by Jamal J Romero on behalf of Christopher M. Clavo. (Romero, Jamal)

Dated: 3/13/25

Jeanne Naughton  
Clerk, U.S. Bankruptcy Court

In re:  
Christopher M. Clavo  
Debtor

Case No. 23-16507-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Mar 13, 2025

User: admin  
Form ID: ntchrgbk

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2025:

Recip ID	Recipient Name and Address
db	+ Christopher M. Clavo, 31 Sindle Avenue, Little Falls, NJ 07424-1618

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 15, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2025 at the address(es) listed below:

Name	Email Address
David L. Stevens	on behalf of Debtor Christopher M. Clavo dstevens@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromero@scura.com;spereyra@scura.com;dwoody@scura.com;vduarte@scura.com
Denise E. Carlon	on behalf of Creditor MATRIX FINANCIAL SERVICES CORP. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jamal J Romero	on behalf of Debtor Christopher M. Clavo jromero@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;vmajano@scura.com;spereyra@scura.com;14799@notices.nextchapterbk.com;m;dwoody@scura.com;pevangelista@scura.com;amurphy@scura.com;vduarte@scura.com
Marie-Ann Greenberg	magecf@magtrustee.com
Paul Evangelista	

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Total Noticed: 1

on behalf of Debtor Christopher M. Clavo pevangelista@scura.com  
pselawpc@gmail.com;dsteven@scura.com;ecfbkfilings@scuramealey.com;jromero@scura.com;vmajano@scura.com;spereyra@  
scura.com;dwoody@scura.com;amurphy@scura.com;pevangelista@scura.com;vduarte@scura.com

Sarah K. McCaffery

on behalf of Creditor MATRIX FINANCIAL SERVICES CORP. smccaffery@friedmanvartolo.com ckohn@hoflawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7